

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Tracy Ann Rethwisch

Case No. 19-60324

Debtor(s).

**SUMMARY OF AMENDMENTS TO VOLUNTARY PETITION,
LISTS, SCHEDULES AND STATEMENTS**

1. Attached to this form are the following amended documents:

- ☐ Petition
- ☒ Schedule A/B
- ☒ Schedule C
- ☐ Schedule D
- ☐ Schedule E/F
- ☐ Schedule G
- ☐ Schedule H
- ☐ Schedule I
- ☐ Schedule J
- ☐ Schedule J-2
- ☐ Summary of assets and liabilities and certain statistical information (note that this Summary MUST BE submitted with any amended schedule)
- ☐ Statement of financial affairs
- ☐ Statement of intention
- ☐ Statement of current monthly income/means test calculation
- ☐ Other (specify):

2. For each amended document attached, clearly identify all changes (additions and deletions) to the amended document when compared with the original or most recent amendment:

The legal description for the Debtor's homestead was corrected to match the legal description on the deed provided to the Debtor. No values to the property or the exemption in the property have been changed.

REVISED 12/15

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Tracy Ann Rethwisch
Debtor(s).

Case No. 19-60324

AMENDED SCHEDULES A/B AND C
TO CORRECT DESCRIPTION OF REALTY CLAIMED EXEMPT

Schedule A/B and/or Schedule C filed in this case identified and claimed as exempt certain real property of the debtor(s). The description of that real property was stated as:

(Insert the property description in original Schedule A or A/B and Schedule C. If different, insert and specify each description)

<u>Legal Description Including County</u>	<u>Market Value</u>	<u>Amount of Value Claimed Exempt</u>
Lot 1 Karsner 2nd Addition to the City of Detroit Lakes, County of Becker, State of Minnesota	167,000	44,563.00

The foregoing description was incorrect. Schedules A/B and C are amended by deleting the foregoing and inserting the following, and the debtor(s) claims the following real property as exempt, pursuant to ☐ 11 U.S.C. § 522(d) or ☒ Minn. Stat. Chapter 510: (In large space below, insert the correct legal description adding "in _____ County, Minnesota.")

<u>Legal Description Including County</u>	<u>Market Amount or Value</u> or	<u>Value Claimed Exempt</u>
Lot Numbered One (1), Karsner Second Addition, according to the certified Plat thereof on file and of record in the office of the County Recorder in and for Becker County, Minnesota.	167,000	44,563.00

P.N. 49.1598.000

* Market Value without deduction for secured claims or exemption claimed.

Verification I (We), debtor(s) named in this amended schedule, declare under penalty of perjury that the foregoing is true and correct.

Executed on: 9-10-19

Signed: Tracy Ann Rethwisch
Debtor 1

Signed: _____
Debtor 2 (if joint case)

Signed: [Signature]
Print Attorney Name: Sara E. Diaz
Address: 1790 32nd Ave S # 2B
Fargo, ND 58104
Phone Number: (701) 298-8748
License Number: 0394832

>>> SERVICE OF COPIES - The attorney should serve any entity that filed a request for notice, and each entity listed on the matrix and file proof of such service.

☒ Check if this is an amended filing

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

19-60324

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 3,061.98

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Debtor 1		Tracy Ann Rethwisch	
First Name	Middle Name	Last Name	
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Minnesota			
Case number	19-60324		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1. 1515 Gary Avenue
Street address, if available, or other description

Detroit Lakes	MN	56501
City	State	ZIP Code

Becker County
County

What is the property? Check all that apply.

☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Lot Numbered One (1), Karsner Second Addition, according to the certified Plat thereof on file and of record in the office of the County Recorder in and for Becker County, Minnesota.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ 167,000.00	\$ 167,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Joint tenant

☐ Check if this is community property

If you own or have more than one, list here:

1.2. Street address, if available, or other description

City _____ State _____ ZIP Code _____

County

What is the property? Check all that apply.

☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$	\$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property
(see instructions)

1. _____

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____

\$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. _____ →

\$ 167,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No
☒ Yes

3.1. Make: Kia

Model: Sorento

Year: 2011

Approximate mileage: 110,000

Other information:

Condition: Good

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ 6,915.00

\$ 6,915.00

If you own or have more than one, describe here:

3.2. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____

\$ _____

____. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

____. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here



\$ 6,915.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?		Current value of the portion you own? <small>Do not deduct secured claims or exemptions.</small>
6. Household goods and furnishings <i>Examples: Major appliances, furniture, linens, china, kitchenware</i>		
<input type="checkbox"/> No	Household goods and furnishings, no one item exceeding \$200.00 in value	\$ 1,787.00
<input checked="" type="checkbox"/> Yes. Describe.....		
7. Electronics <i>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games</i>		
<input type="checkbox"/> No	2 Televisions, DVD Player, Camera, Cell phone, laptop, 30 DVDs	\$ 670.00
<input checked="" type="checkbox"/> Yes. Describe.....		
8. Collectibles of value <i>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles</i>		
<input checked="" type="checkbox"/> No		\$ 0.00
<input type="checkbox"/> Yes. Describe.....		
9. Equipment for sports and hobbies <i>Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments</i>		
<input type="checkbox"/> No	Treadmill, bicycle, tent, sleeping bag	\$ 130.00
<input checked="" type="checkbox"/> Yes. Describe.....		
10. Firearms <i>Examples: Pistols, rifles, shotguns, ammunition, and related equipment</i>		
<input checked="" type="checkbox"/> No		\$ 0.00
<input type="checkbox"/> Yes. Describe.....		
11. Clothes <i>Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories</i>		
<input type="checkbox"/> No	Clothing and wearing apparel	\$ 300.00
<input checked="" type="checkbox"/> Yes. Describe.....		
12. Jewelry <i>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver</i>		
<input checked="" type="checkbox"/> No		\$ 0.00
<input type="checkbox"/> Yes. Describe.....		
13. Non-farm animals <i>Examples: Dogs, cats, birds, horses</i>		
<input type="checkbox"/> No	Dog, 2 Cats	\$ 5.00
<input checked="" type="checkbox"/> Yes. Describe.....		
14. Any other personal and household items you did not already list, including any health aids you did not list		
<input type="checkbox"/> No	Push mower	\$ 25.00
<input checked="" type="checkbox"/> Yes. Give specific information.....		
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here →		\$ 2,917.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes Cash: \$

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes Institution name:

17.1. Checking account: American National Bank ending #1064 \$ 135.18

17.2. Checking account: _____ \$ _____

17.3. Savings account: _____ \$ _____

17.4. Savings account: _____ \$ _____

17.5. Certificates of deposit: _____ \$ _____

17.6. Other financial account: Health Equity HSA \$ 100.00

17.7. Other financial account: _____ \$ _____

17.8. Other financial account: _____ \$ _____

17.9. Other financial account: _____ \$ _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes

Institution or issuer name:

_____ \$ _____

_____ \$ _____

_____ \$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.

Name of entity:

% of ownership:

_____ % \$ _____

_____ % \$ _____

_____ % \$ _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.

Issuer name:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately. Institution name:
 Type of account:

401(k) or similar plan: Prudential 401K Plan \$ 3,778.29
 Pension plan: _____ \$ _____
 IRA: _____ \$ _____
 Retirement account: _____ \$ _____
 Keogh: _____ \$ _____
 Additional account: _____ \$ _____
 Additional account: _____ \$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes..... Institution name or individual:

Electric: _____ \$ _____
 Gas: _____ \$ _____
 Heating oil: _____ \$ _____
 Rental unit: _____ \$ _____
 Prepaid rent: _____ \$ _____
 Telephone: _____ \$ _____
 Water: _____ \$ _____
 Rented furniture: _____ \$ _____
 Other: _____ \$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them. ...

\$ 0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them. ...

\$ 0.00

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them. ...

\$ 0.00

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Property Tax Refund 2018

Federal: \$ 0.00

State: \$ 158.00

Local: \$ 0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.

Alimony: \$ 0.00

Maintenance: \$ 0.00

Support: \$ 0.00

Divorce settlement: \$ 0.00

Property settlement: \$ 0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.

\$ 0.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ... Company name: Beneficiary: Surrender or refund value:

\$ _____
\$ _____
\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.

\$ 0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.

\$ 0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.

\$ 0.00

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.

\$ 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$ 4,171.47

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☐ Yes. Describe \$ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe \$ _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No

☐ Yes. Describe \$ _____

41. Inventory

☐ No

☐ Yes. Describe \$ _____

42. Interests in partnerships or joint ventures

☐ No

☐ Yes. Describe Name of entity: _____ % of ownership: _____
 _____ % \$ _____
 _____ % \$ _____
 _____ % \$ _____

43. Customer lists, mailing lists, or other compilations

☐ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe \$ _____

44. Any business-related property you did not already list

☐ No

☐ Yes. Give specific information \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here ➔

\$ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes \$ _____

48. Crops—either growing or harvested

☐ No

☐ Yes. Give specific information.

\$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☐ Yes

\$ _____

50. Farm and fishing supplies, chemicals, and feed

☐ No

☐ Yes

\$ _____

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☐ Yes. Give specific information.

\$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here



\$ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here



\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2



\$ 167,000.00

56. Part 2: Total vehicles, line 5

\$ 6,915.00

57. Part 3: Total personal and household items, line 15

\$ 2,917.00

58. Part 4: Total financial assets, line 36

\$ 4,171.47

59. Part 5: Total business-related property, line 45

\$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0.00

61. Part 7: Total other property not listed, line 54

+ \$ 0.00

62. Total personal property. Add lines 56 through 61.

\$ 14,003.47

Copy personal property total ➔

+ \$ 14,003.47

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 181,003.47

Fill in this information to identify your case:

Debtor 1	Tracy Ann Rethwisch		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Minnesota			
Case number (if known)	19-60324		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: 1515 Gary Avenue	\$ 167,000.00	<input checked="" type="checkbox"/> \$ 44,563.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 510.01 ; Minn. Stat. Ann. § 510.02
Line from <i>Schedule A/B</i> : 1.1 Brief description: 2011 Kia Sorento	\$ 6,915.00	<input checked="" type="checkbox"/> \$ 1,742.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 550.37 subd. 12(a)
Line from <i>Schedule A/B</i> : 3.1 Brief description: Household goods - Household goods and furnishings, no one item exceeding \$200.00 in value	\$ 1,787.00	<input checked="" type="checkbox"/> \$ 1,787.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 550.37 subd. 4(b)
Line from <i>Schedule A/B</i> : 6			

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor

First Name Middle Name Last Name

Case number (if known)

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Electronics - 2 Televisions, DVD Player, Camera, Cell phone, laptop, 30 DVDs Brief description: Line from Schedule A/B: 7	\$ 670.00	<input checked="" type="checkbox"/> \$ 670.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 550.37 subd. 4(b)
Clothing - Clothing and wearing apparel Brief description: Line from Schedule A/B: 11	\$ 300.00	<input checked="" type="checkbox"/> \$ 300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 550.37 subd. 4(a)
American National Bank ending #1064 (Checking) Brief description: Line from Schedule A/B: 17.1	\$ 135.18	<input checked="" type="checkbox"/> \$ 101.38 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 550.37 subd. 13
Health Equity HSA (Other) Brief description: Line from Schedule A/B: 17.6	\$ 100.00	<input checked="" type="checkbox"/> \$ 100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. Ann. § 352.98 subd. 8
Prudential 401K Plan Brief description: Line from Schedule A/B: 21	\$ 3,778.29	<input checked="" type="checkbox"/> \$ 3,778.29 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(10)(e)
Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
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Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

BKY 19-60324
Chapter 7

Traci Ann Rethwisch,
Debtor.

**SCHEDULE C ATTACHMENT:
LEGAL DESCRIPTION**

Line 1.1 of A/B, printed on Schedule C: Legal Description is as follows:

Lot Numbered One (1), Karsner Second Addition, according to the certified Plat thereof on file and of record in the office of the County Recorder in and for Becker County, Minnesota.

REVISED 12/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: Tracy Ann Rethwisch

Case No. 19-60324

Debtor(s).

SIGNATURE DECLARATION

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ VOLUNTARY CONVERSION, SCHEDULES & STATEMENTS
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☐ MODIFIED CHAPTER 13 PLAN
☐ OTHER: PLEASE DESCRIBE: _____

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 9-10-19

x Tracy Ann Rethwisch
Signature of Debtor 1 or Authorized
Representative

Tracy Ann Rethwisch
Printed name of Debtor 1 or Authorized
Representative

x _____
Signature of Debtor 2

Printed Name of Debtor 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: TRACY ANN RETHWISCH

CASE NO: 19-60324

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 7

On 9/10/2019, I did cause a copy of the following documents, described below,
Amended Schedule C & Attachment

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 9/10/2019

/s/ Sara E. Diaz

Sara E. Diaz 06069
sara@bulielaw.com
Bulie Diaz Law Office
1790 32nd Ave. S. Suite 2B
Fargo, ND 58103
701 298 8748

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: TRACY ANN RETHWISCH

CASE NO: 19-60324

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 7

On 9/10/2019, a copy of the following documents, described below,
Amended Schedule C & Attachment

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 9/10/2019



Jay S. Jump
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Sara E. Diaz
Bulie Diaz Law Office
1790 32nd Ave. S. Suite 2B
Fargo, ND 58103

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
08646
CASE 19-60324
DISTRICT OF MINNESOTA
FERGUS FALLS
TUE SEP 10 13-59-14 CDT 2019

COLLINS ASSET GROUP LLC
BASS ASSOCIATES PC
3936 E FT LOWELL RD SUITE 200
TUCSON AZ 85712-1083

FERGUS FALLS ST PAUL
200 WARREN E BURGER FEDERAL BUILDING
AND
U S COURTHOUSE
316 N ROBERT ST
ST PAUL MN 55101-1495

AVANT
222 N LASALLE SUITE 170
CHICAGO IL 60601-1101

CAPITAL ONE BANK USA NA
BY AMERICAN INFOSOURCE AS AGENT
PO BOX 71083
CHARLOTTE NC 28272-1083

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CHASE CARD
PO BOX 15298
WILMINGTON DE 19850-5298

CITICARDS CBNA
PO BOX 6241
SIOUX FALLS SD 57117-6241

COMENITY BANKMAURICES
ATTENTION BANKRUPTCY DEPT
PO BOX 182686
COLUMBUS OH 43218-2686

COMENITY BANKVCTRSSEC
ATTN BANKRUPTCY
PO BOX 182125
COLUMBUS OH 43218-2125

DISCOVER BANK
DISCOVER PRODUCTS INC
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON DE 19850-5316

ESSENTIA HEALTH
PO BOX 64618
SAINT PAUL MN 55164-0618

JPMORGAN CHASE BANK NA
SBMT CHASE BANK USA NA
CO ROBERTSON ANSCHUTZ SCHNEID PL
6409 CONGRESS AVENUE SUITE 100
BOCA RATON FL 33487-2853

LENDING CLUB CORP
71 STEVENSON ST STE 300
SAN FRANCISCO CA 94105-2985

LENDING POINT
1201 ROBERTS BLVD SUITE 200
KENNESAW GA 30144-3612

REPUBLIC BANK TRUST COMPANY
ELASTIC
PO BOX 950276
LOUISVILLE KY 40295-0276

STATE COLLECTION SERVICE INC
2509 SOUTH STOUGHTON ROAD
MADISON WI 53716-3314

SYNCBAMAZON
PO BOX 965015
ORLANDO FL 32896-5015

SYNCBWALMART
PO BOX 965024
ORLANDO FL 32896-5024

~~EXCLUDE~~
~~US TRUSTEE~~
~~1015 US COURTHOUSE~~
~~300 S 4TH ST~~
~~MINNEAPOLIS MN 55415-3070~~

UNITED COMMUNITY BANK
301 W MAIN ST
PERHAM MN 56573-1455

US BANK HOME MORTGAGE
4801 FREDERICA ST
OWENSBORO KY 42301-7441

~~EXCLUDE~~
~~DAVID G VELDE~~
~~1110 BROADWAY~~
~~ALEXANDRIA MN 56308-2530~~

SARA E DIAZ
BULIE DIAZ LAW OFFICE
1790 32ND AVE S
SUITE 2B
FARGO ND 58103-5942

DEBTOR
TRACY ANN RETHWISCH
1515 GARY AVENUE
DETROIT LAKES MN 56501-4304